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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: George R. Hood et al. Examiner: Not yet assigned
Serial No.: 09/608,355 Group Art Unit: Not yet assigned
Filed: June 29, 2000 Docket: 9006
Title: ADVANCED AND BREAKTHROUGH NET INTEREST REVENUE
IMPLEMENTATION FOR FINANCIAL PROCESSING IN A RELATIONAL
DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on July 21, 2000.

By: 

Name: George H. Gates

INFORMATION DISCLOSURE STATEMENT(37 C.F.R. §1.97(b))

Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

With regard to the above-identified application, the items of information listed on the enclosed Form 1449 are brought to the attention of the Examiner.

This statement should be considered because it is submitted within 3-months of the filing date of the above-identified application. Accordingly, no fee is due for consideration of the items listed on the enclosed Form 1449.

In accordance with 37 C.F.R. §1.98(a)(2), a copy of each document or other information listed on the enclosed Form 1449 is provided.

No representation is made that a reference is "prior art" within the meaning of 35 U.S.C. §§ 102 and 103 and Applicants reserve the right, pursuant to 37 C.F.R. § 1.131 or otherwise, to establish that the reference(s) are not "prior art". Moreover, Applicants do not represent that a reference has been thoroughly reviewed or that any relevance of any portion of a reference is intended.

Consideration of the items listed is respectfully requested. Pursuant to the provisions of M.P.E.P. 609, it is requested that the Examiner return a copy of the attached Form 1449, marked as being considered and initialed by the Examiner, to the undersigned with the next official communication.

Please direct any response or inquiry to the below-signed attorney at (310) 641-8797.

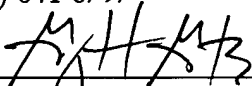
Respectfully submitted,

George R. Hood et al.

By their attorneys,

GATES & COOPER
6701 Center Drive West, Suite 1050
Los Angeles, California 90045
(310) 641-8797

Date: July 21, 2000

By: 
Name: George H. Gates
Reg. No.: 33,500
GHG/sjm